

OCT 17 2004

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): Bent et al.
Serial No.: 10/092,279
For: SYSTEMS AND METHODS FOR PROVIDING LOAN
MANAGEMENT FROM CASH OR DEFERRED
INCOME ARRANGEMENTS
Filed: March 6, 2002
Examiner: Harish T. Dass
Group Art Unit: 3628
Confirmation No.: 7722
Customer No.: 27,623
Attorney Docket No.: 0001815USU (formerly: 11559-003-999)

Mail Stop RCE
COMMISSIONER FOR PATENTS
P.O. Box 1450
Alexandria, VA 22313-1450

RECEIVED
OCT 12 2004
GROUP 3600

REQUEST FOR EXTENSION OF TIME

Dear Sir:

This is a petition for extension of time for a total period of two (2) months. Based on the extension requested, the extended period for response will expire on October 6, 2004.

A check in the amount of \$215.00, the prescribed fee for Small Entity Status, is enclosed with this Petition. The Commissioner is hereby authorized to charge any fees or credit any overpayment to Deposit Account No. 01-0467. A duplicate copy of this Request is enclosed.

Respectfully submitted,

Dwight H. Renfrew, Jr., Esq.
Reg. No. 38,594

Attorney for Applicant(s)
Ohlandt, Greeley, Ruggiero & Perle, L.L.P.
One Landmark Square, 10th Floor
Stamford, CT 06901-2682
Telephone: (203) 327-4500
Telefax: (203) 327-6401

October 5, 2004
Date

10/08/2004 MAHMED1 00000088 10092279

02 FC:2252

215.00 OP